

LONE STAR BANK

	CPP Disbursement Date 02/06/2009	Cert 58324	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$107	\$100	-6.5%		
Loans	\$80	\$81	1.6%		
Construction & development	\$3	\$5	68.6%		
Closed-end 1-4 family residential	\$22	\$25	12.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-33.0%		
Commercial & Industrial	\$10	\$9	-11.0%		
Commercial real estate	\$42	\$36	-15.2%		
Unused commitments	\$5	\$9	87.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-37.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$0	-100.0%		
Cash & balances due	\$22	\$15	-28.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$97	\$90	-7.3%		
Deposits	\$91	\$84	-7.7%		
Total other borrowings	\$6	\$6	0.0%		
FHLB advances	\$6	\$6	0.0%		
Equity					
Equity capital at quarter end	\$10	\$11	1.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	10.6%	--		
Tier 1 risk based capital ratio	14.4%	15.1%	--		
Total risk based capital ratio	15.6%	16.3%	--		
Return on equity ¹	-6.3%	5.8%	--		
Return on assets ¹	-0.6%	0.6%	--		
Net interest margin ¹	3.3%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	619.2%	0.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	5.7%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.2%	0.0%	0.0%	0.0%	--